



## Here's what the government is doing for businesses, employees affected by COVID-19

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A number of measures are being passed or implemented by federal, state and local governments to support workers and businesses affected by the COVID-19 pandemic. We will be constantly updating this list with new resources being made available to companies and their employees. If you have more additions to the list please email [ktruong@bizjournals.com](mailto:ktruong@bizjournals.com). For our FAQ about the shelter in place order for the Bay Area [click here](#).

### Federal Level

- Legislation known as [The Families First Coronavirus Response Act](#) has passed the House of Representatives and is awaiting passage in the Senate to provide financial assistance to those impacted by the coronavirus by requiring that employers provide workers. Here are the major provisions:
  1. It includes free coronavirus testing and increased federal payments to Medicaid programs.
  2. Employers are required provide workers 14 days of paid sick leave. The bill reimburses businesses with 50 or fewer employees for the cost of the sick leave days.
  3. One month of emergency paid family and medical leave matched at least two thirds of a worker's usual pay if they are infected, quarantined, have a sick family member or are impacted by school closures. One important point is that this only applies to businesses with fewer than 500 employees. Large companies are exempt. Small companies with fewer than 50 employees can also be exempted.
  4. Increased unemployment insurance in the form of \$2 billion in funding for state unemployment insurance programs and waived requirements like work search requirements.
- The U.S. Small Business Administration is providing disaster assistance loans to companies affected by the COVID-19 epidemic. The agency's Economic Injury Disaster Loan program will provide low-interest working capital loans of up to \$2 million. Interested parties can apply for a loan [here](#).
- The Federal Reserve has [announced an effort](#) to buy large amounts of commercial paper to shore up credit and financing for businesses and households including auto loans and mortgages.

### State Level For workers

1. [Disability Insurance](#) is offered to those unable to work due to medical quarantine or illness related to COVID-19. The benefit depends on income ranging from \$50 to \$1,300 a week for up to six weeks.
2. [Unemployment Insurance](#) is offered to those who have lost their job or had hours reduced due to coronavirus. The benefit ranges from \$40 to \$450 a week for up to 26 weeks. The governor has waived the one-week unpaid waiting period, so workers can collect benefits the first week they are out of work.
3. [Paid Family Leave](#) is offered to those unable to work because they are caring for an ill or quarantined family member. The benefit ranges from \$50 to \$1,300 a week for up to six weeks.

### **For employers**

1. [The Work Sharing Program](#) is offered to companies as an alternative to layoffs. They allow employees to receive unemployment benefits while still keeping their current jobs. A number of requirements must be met in order for companies to be eligible for the program, including hours and wages being reduced by between 10% to 60%.
  2. California's Small Business Finance Center has partnered with local financial development corporations to provide direct loans struggling with cash flow during the pandemic. Businesses and some nonprofits with 750 or fewer employees are eligible for the loans. Interested parties should reach out to [the Nor-Cal FDC here](#).
- State senators Scott Wiener and Lena Gonzalez [have introduced emergency legislation](#) to stop commercial evictions of small businesses during the coronavirus pandemic.

### **Local Level**

#### **San Francisco**

- Mayor London Breed has [announced a \\$10 million program](#) to provide paid sick leave to private sector workers impacted by COVID-19. The public funding will allow businesses to give an additional five days of sick leave pay past existing policies at the current city minimum wage \$15.59 per hour. All San Francisco businesses and nonprofits will be eligible and 20% of the funding will be earmarked for small businesses with 50 or fewer employees. Companies will pay the difference between what the city is providing and the employee's full wage.
- San Francisco is [deferring payment](#) of the Gross Receipts Tax, Payroll Expense Tax, Commercial Rents Tax, and Homelessness Gross Receipts Tax for businesses with gross receipts of \$10 million or less. The tax liabilities, however, will be due with the rest of the 2020 tax payments.
- The due date for [business license fees](#) which are due on March 31 is being extended to June 30.
- The city has started a [Small Business Resiliency Fund](#) for companies with five or fewer employees and less than \$2.5 million in gross receipts who have seen a loss of at least 25% in revenue.
- San Francisco has [launched a new relief fund](#) called Give2SF Fund to accept tax-deductible contributions to provide shelter, food and small business assistance to residents.
- Mayor Breed has [announced a moratorium on residential](#)

[evictions](#) caused by the negative financial impacts of the coronavirus pandemic. Residents will be protected from eviction due to loss of income related to a business closure, loss of hours or wages, layoffs, or out-of-pocket medical costs.

- The San Francisco Public Utilities Commission (SFPUC) [will no longer shut off water or power](#) for delinquent utility payments. SFPUC and SFMTA will also no longer add penalties onto delinquent payments during the city's state of emergency.

## Oakland

- The City's Finance Department is waiving late payment penalties for small businesses resulting from failure to file taxes due March 1, 2020 on time due to COVID-19. To apply for a waiver or payment plan, Call (510) 238-3704 or email [btwebsupport@oaklandca.gov](mailto:btwebsupport@oaklandca.gov).
- [Main Street Launch](#), which operates as Oakland Launch in the city, is offering micro and small business loans at amounts between \$10,000 and \$250,000.
- Additionally, the city is [conducting research through a survey](#) about the impacts businesses are seeing because of the coronavirus pandemic.

## Private Enterprise

- San Francisco-based nonprofit [microlending service Kiva](#) has expanded eligibility for their 0% interest loans, boosted the maximum loan on its platform to \$15,000 and extended a grace period of six months to new borrowers.
- Social media giant Facebook [has launched a \\$100 million grant program](#) to help small businesses in the form of cash grants or ad credits. Applications for the support are expected to be opened up in the coming weeks.
- Uber Eats [has waived delivery fees](#) on orders from the more than 100,000 independent restaurants on its platform to support local businesses. The company is also allowing restaurants to opt into daily payments on orders, instead of weekly billing.

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